

Meeting Dates & Events

Tue., Aug. 5
FOPA Meeting

Mon., Aug. 11
Retiree's Meeting

Mon., Aug. 11
Executive Board Meeting

Tue., Aug. 12
East Side L-18 Luncheon at APG

Wed., Aug. 13
West Side Luncheon at Triple Cats

Mon.-Tue., Aug. 18-19
1900 Club Endorsements

Mon., Aug. 25
Regular FOP Meeting

Wed., Aug. 27
West Side Luncheon at Triple Cats

Mon., Sept. 1
Labor Day; Hall Closed

Mon., Oct. 6
FOP Golf Outing

"Two-Six" STAFF

Editor.....Brent Eve
Retired Info.....Mike Bolte
Photographers.....Jim Brown
Bill Holzman

LODGE OFFICERS

President.....Ken Kober
1st Vice President.....Don Meece
2nd Vice President.....Sean Woods
Financial Secretary.....Jennifer Lane
Treasurer.....Eric Vogelpohl
Recording Secretary.....Ryan Jones
Administrative Asst.....Michelle Comarata
Chaplain.....Austin Lee
Conductor.....Mark McChristian
Outer Guard.....Shannon Heine
Inner Guard.....Tim Lanter
Trustees.....Charles Bell
Frank McGraw
Matt Cornacchione
Building Fund
Administrators.....Bill Vogel
Cliff Bell
Mark Bode
Past President.....Kathy Harrell

STATE OFFICERS

State Treasurer.....Greg Toyeyes
9th District Trustee.....Jon Halusek



Two-Six NEWS



Official publication of F.O.P. Queen City Lodge No. 69
1900 Central Parkway, Cincinnati, Ohio 45214 (513) 381-2550
Email: info@fop69.org • Internet: www.fop69.org
Follow us on Twitter: FOP Queen City Lodge #69 (@fop_#69)
Published monthly

All articles that appear in this publication, especially those with by-lines, are the responsibility of the writer and do not reflect the opinion of the "Two-Six" or the F.O.P.

Editor . . . Brent Eve

VOLUME 30, ISSUE 8

CINCINNATI, OHIO

AUGUST 2025

FOP President's Message

Queen City Lodge #69 hosted the 89th annual Ohio State FOP conference. The delegates and volunteers did an outstanding job putting on a great conference. I've received nothing but praise about how great this conference went. Our lodge was also recognized by North Carolina FOP state President Chet Effler for the work our disaster relief team did in North Carolina following hurricane Helene last year.

Over the last year, it has been an honor to serve on the Supreme Court of Ohio Task Force on Juvenile Diversion. As a result, a comprehensive report has been prepared and will be presented to the Ohio General Assembly with suggestions for new rules to be adopted. The Report can be found in its entirety at www.supremecourt.ohio.gov/docs/Boards/ju-vDiversionTF/FinalRR.pdf. The main focus is to require judges to be more transparent. One of the suggestions is to require juvenile court judges to make readily available to the public a list of how cases were diverted and what types of crime are being diverted. This increased transparency is to give voters a clear picture of what their elected officials are doing.

On July 4th, we had two of our officers shot at while investigating a trespass call for service. They were able to make an arrest very quickly. There was a lot of confusion by the administration about how to handle this investigation. At one point, officers were assigned control officers. That was quickly changed. Thankfully, I was immediately notified by on duty officers as to what was occurring. My point is this - if you are involved in a situation, please notify me immediately. The only way I can make sure you have adequate representation is if I know what is going on. I am available 24/7. If I am out of town, Vice Presidents Meece and Woods are available in my absence. I would rather you contact me when it's not necessary than be behind the ball.

Finally, the State Employment Relations Board recently ruled the FOP has probable cause to move forward with the Unfair Labor Practice we filed against the City of Cincinnati in regard to the Community Responders. We will be having a pre-trial hearing in August. We should have a trial date then to be scheduled sometime this fall. Our ultimate goal is requiring the city to negotiate this. I am glad the State of Ohio saw things the way the FOP did. It is clear the city violated state law. The FOP will always be here to protect officers' rights, including our collective bargaining agreement.

Fraternally,
Ken Kober

IMPORTANT PHONE NUMBERS:

President Ken Kober – 513-283-3219 (CALL FIRST)

1st Vice President Don Meece – 513-607-5408

2nd Vice President Sean Woods – 513-919-1091

POLICE RETIREES NEWS

By Mike Bolte

Retirees for Cincinnati and Hamilton County Officers Meet the First Monday of the month and begins at 1900 hours and will be on August 11th, 2025. Meeting date changed due to National Conference. Call Michelle at the FOP Hall, 513-381-2550, to join IF you are not a member.

Luncheons and Breakfasts

All LEO Retirees, Active Officers and Supporters are encouraged to come and have breakfast and/or lunch at these events.

West Side: The West Side luncheon at Triple Cats is the 2nd Wednesday and LAST Wednesday of each month. Both are in Harrison and start at noon. The West Side breakfast is EVERY Saturday at Price Hill Chili in the Garden Room and starts at 0800 hrs.

East Side: The East Side L-18 Luncheon is always at the Anderson Pub & Grill at Beechmont/Nagel. The luncheon will be on August 12th. The East Side Saturday breakfast is at the Country Inn located at 910 Ohio Pike, Amelia, Ohio and starts at 8 am.

2025 FOP LEOSA Qualifications

Please contact Carl Rauschenberger by email or by cell phone for information: carler272@yahoo.com or 513-325-8022. Certification course is at the Fairfield Sportsmans Assoc., 6501 River Rd. There is a \$5 guest fee, and a \$40 charge for the qualification with 1 or 2 guns. The dates for training are flexible.

Recent Retirement

Timothy Bley

Greater Cincinnati Police Historical Society and The Shield

The Greater Cincinnati Police Historical Society and the Shield are always accepting donations. If you are a member of the Cincinnati Police Federal Credit Union, you can fill out a form and make a monthly donation to one or both. It is easy and tax deductible.

CPD Florida Reunion 2026

The CPD Florida Reunion February the 24-26, 2026. It will be held again at Red Lions, Lake Buena Vista, 5150 W. Irlo Bronson Memorial Highway, Kissimmee, Florida 34746.

To book a room, contact is Eliza Quinones, Head of Sales, or Salha @ 407-997-3224. They have king rooms poolside or 2 queens rooms available at the same price as last year - \$85 a night plus taxes. They also have pet rooms which are \$85 a night plus an additional \$35 a night plus taxes for bringing a pet. If you are thinking or planning to attend next years reunion, please book a room ASAP!

We are trying to lock down as many rooms as possible at this time. If you came this year (2025), you are already booked for next year with same amount of days. This saves time of you having to call in. If you can't make it, let me know and we will cancel your room. We can also change days or add days to your reservation. Their policy is you have 72 hours

before your arrival to cancel your room if you can't make it, without any charges. The fee for the Socials remains the same - \$35 per person.

A check or cash needs to be sent to me, in my name:

Sandy Vickers

10790 Autumnridge Dr

Independence, Ky 41051

Sorry, I do not do Venmo or other things like that. Cell number is 813-382-7171 or home 859-359-0128.

For those golfing, it will be at Kissimmee Bay February 24th and 25th. Tee times will be both days at 10:00 am (please make sure you pay attention to the start up time, since it has changed). Golf and range balls are \$55 each paid at Pro Shop. 12 miles from Red Lions Hotel. Bar is open till 6pm.

From Cliff Bell: The upcoming Buckethead's (6507 Harrison Avenue) beginning at Noon:

September 1, 2025 – Labor Day

November 10, 2025 – Veteran's Day

The FOP Retirees Meeting is on August 11th.

The Regular FOP Meeting is on August 25th.

L-18 EASTSIDE LUNCHEON John Burke

The most recent L18 Luncheon was held with the usual lively and engaging group in attendance. During the meeting, a \$100 trivia question was posed and correctly answered by Scott Poe. In a gracious gesture, Scott declined the prize, asking that it be carried over to the next meeting.

A moment was taken to acknowledge the passing of Ron Kissinger. He was fondly remembered by several attendees for his distinguished career in law enforcement and his many contributions beyond the badge. We will miss seeing Ron and Nancy at the monthly get together.



JULY BUCKETHEADS Jim Brown

We had 66 people attend the July 7th celebration of the 4th of July at Bucketheads. Just like a fine wine, our friendships and stories only get better with time.

On Friday, August 15th, we will celebrate the 90th birthday of our great friend and brother, Bill Vogel. We look forward to this special event for a truly special man. The celebration will take place at the FOP Hall.

More information will be provided by the FOP Office.



IN MEMORIAM Greater Cincinnati Police Museum

Sergeant Ronald Harvey “Ron” Kissinger

Sergeant Ronald Harvey “Ron” Kissinger was born on June 30, 1939. Ron passed away on July 6, 2025, at the age of 86.



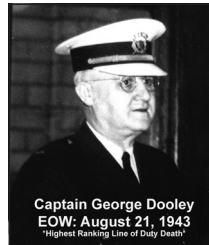
Police Sergeant Kissinger was appointed to the Cincinnati Police Department on May 22, 1961. He was promoted to Police Sergeant effective July 25, 1982. Throughout his tenure, he served in Districts 2, 3, 4, 5, 6, Personnel Section- Recruiting, Chief's Office Safety Director Liaison, and Internal Investigations Section. He retired on July 7, 1990, with 29 years of service to the City of Cincinnati.

His service was held on Friday, July 11, 2025 at Crossroads Church Oakley.

Our thoughts and prayers go out to his wife Nancy and their family.

© 2025 – All rights reserved to the Greater Cincinnati Police Museum

NEVER FORGET



Captain George Dooley
EOW: August 21, 1943
"Highest Ranking Line of Duty Death"



Police Officer William Loftin
EOW: August 28, 1975



Sergeant Albert Weller
EOW: August 6, 1967

FOPA OFFICERS OF THE MONTH

Jackie Metz

Denise Burns and Lisa Johnson have gone above and beyond in their dedication to rescuing stray and neglected animals in District Four and surrounding areas. Their compassion and tireless efforts have earned them the well-deserved nickname “K9 Saviors of District Four.”

Denise and Lisa not only rescue animals in need, but they also actively engage with their extensive animal rescue networks to find foster homes and permanent placements. Their commitment doesn't stop at coordination—they've even opened their own homes to several of these animals, providing love, safety, and a fresh start.

Their passion and persistence are truly commendable, and the impact they've made on the lives of countless animals—and the families who adopt them—is both meaningful and inspiring. We sincerely thank Denise and Lisa for giving so many of these fur babies the second chance they deserve.

Make sure to call the FOP Hall at (513) 381-2550 to notify them of a death of a retired police officer.

GREATER CINCINNATI POLICE MUSEUM

4th ANNUAL GOLF OUTING

THURSDAY AUGUST 7th, 2025

GLENVIEW GOLF COURSE
10965 SPRINGFIELD PIKE 45246

\$100 PER PERSON / \$400 FOURSOME

INCLUDES: GREEN FEES & RIDING CART, CONTINENTAL BREAKFAST FRUIT, COFFEE, DONUTS, ALL DAY LONG BEVERAGES (BEER, WATER, SOFT DRINKS, GATORADE), ALL DAY LONG HOTDOGS, BRATTS, METTS, SNACKS, SIT-DOWN BARBECUE DINNER & SIDES

7:15 AM SIGN-IN, 8:00 AM SHOTGUN START

TEAM CAPTAIN PHONE # EMAIL

#1 _____

#2 _____

#3 _____

#4 _____

Make checks payable to Greater Cincinnati Police Museum or G.C.P.M.
(Payment due by July 12th, 2025, to reserve spots)

Send entry form to: Greater Cincinnati Police Museum
Attn: Bill Beuke (Ret. Sgt. CPD)
308 Reading Rd., Ste #200
Cincinnati, OH 45202

Questions? Contact Rick Ahlrichs 513-344-3272 Rahlrichs5@aol.com

PLEASE HELP SUPPORT OUR AREA'S ONLY MUSEUM
DEDICATED TO PRESERVING LAW ENFORCEMENT
ARTIFACTS, RECORDS & HISTORY FOR THE TRI-STATE

If you are notified to respond to Internal or CCA, please notify Michelle at the FOP Hall to schedule a rep. Please give them as much notice as possible.

9th DISTRICT TRUSTEE Jon Halusek

Times have not been good for our officers, especially here in Ohio. Here locally we had the horrific murder of Larry Henderson. Now in Lorain Ohio, Officers Phillip Wagner and Peter Gale had just picked up pizza for lunch and were parked side by side along a dead-end road on Wednesday, when, according to police, a shooter was lying in wait. Officer Wagner, a Marine Corps veteran, was struck multiple times. The 35-year-old later died. Officer Gale, 51, was hit in the hand. Another officer, 47-year-old Brent Payne, responded to the shooting and was critically wounded. Investigators said the shooter, a 28-year-old (who I will not say his name), was killed during the exchange of gunfire.

We here locally have Cindy Abrams who has introduced Ohio House Bill 372, the Larry Henderson Act. This bill is to amend sections 2903.01, 2929.03, and 2929.04 of the Revised Code to enact the Larry Henderson Act to specify that the penalty for aggravated murder for an adult offender is death or life without the possibility of parole if the victim is a peace officer, prosecutor, first responder, or military member.

On the national front we have legislators (Jim Jordan), who posted “These attacks must stop and be prosecuted to the full extent of the law. The FOP has had a priority bill H.R. 1551 (Rutherford, R-FL), the “Protect and Serve Act,” which would impose Federal penalties on individuals who deliberately target local, State or Federal law enforcement officers with violence. Jim Jordan has not never supported this bill, but he’s not the only Ohio legislator who has not supported us.

Another Bill introduced is H.R. 378 (Buchanan, R-FL) the “Thin Blue Line Act,” which would expand the list of aggravating factors in death penalty determinations for those who target, kill, or attempt to kill a law enforcement or other public safety officer.

The State FOP plans to press OUR State Congressman and Senators to get these bills passed to protect our officers.

There were many other things I could have talked about this month, but I felt it was important for you to know some of the important legislation being talked about.

In 2021, the FBI reported that 43,649 law enforcement officers were assaulted while on duty. A significant portion of these assaults, 74.3%, involved personal weapons like hands, fists, or feet. Firearms were used in 5.1% of the assaults, while knives or other cutting instruments were used in 2.3% of cases. The remaining 18.3% of assaults involved other dangerous weapons.

Here’s a more detailed breakdown:

Personal weapons: 74.3% of assaults involved hands, fists, or feet.

Firearms: 5.1% of assaults involved firearms.

Knives/cutting instruments: 2.3% of assaults involved knives or other cutting instruments.

Other dangerous weapons: 18.3% of assaults involved other types of weapons.

Injuries: In 2020, 30.9% of the 60,105 officers who were assaulted sustained injuries.

Felonious deaths: In 2022, 60 officers were feloniously killed, a decrease compared to the 73 officers killed in 2021.

Weapons used in felonious deaths: Firearms were used in 81% of the 73 felonious deaths in 2021, while vehicles were used in 6 officers’ deaths and personal weapons in 4.

In 2024, there were 61 ambush-style attacks on law enforcement officers, resulting in 79 officers being shot and 18 fatalities, according to the Fraternal Order of Police. A CBS News report also noted that 342 officers were shot in the line of duty in 2024, with 50 fatalities. The number of ambush attacks has been a growing concern, with a significant increase in such incidents since 2015.

Please watch out for each other.

Fire Union Prevails at Arbitration Over Me-Too Provision

Steve Lazarus, Esq. • Lazarus Law, LLC
SteveLazarus@hllmlaw.com • (513) 607-4455

A large Metropolitan Fire Department completed negotiations for a three-year contract and received wage increases of 5%, 4% and 3%. The Fire Union contract also had a clause that stated:

“Me-too with FOP on wages and any other percentage-based or across the board compensation in the form of supplemental or certification pay.”

The Police Union negotiations followed the conclusion of the Fire negotiations. The Police Union negotiated wage increases of 5%, 4% and 3%. However, they also negotiated an additional 2%, 1% and 2% for all top step police officers and all supervisors. This resulted in most of the Department receiving wage increases of approximately 7%, 5% and 5%.

The Fire Union filed a grievance under their Me-too provision. On July 4, 2025, the Arbitrator ruled in favor of the Fire Union, ordering the Employer to match the increases received by the FOP. The Arbitrator reasoned that the term “across the board” applied to the additional police raises.

This ruling will result in significant well-deserved wage increases for Firefighters.

Please remember to call Michelle Comarata at (513) 381-2550 if you have moved, have gotten married or divorced, have added a child/dependent, and also to check or update your death beneficiaries.

COMMUNICATIONS COUNSEL

Ryan Stubenrauch / Jamieson Gordon

This month's crisis communications in the news comes from the state due West. Indiana State Police released a statement following a local department, Chesterton Police Department, asking them to investigate an officer-involved shooting.

Before we get into what the state police said, we should note it was a good move – both legally and reputationally – for the Chesterton Police to initiate an independent investigation following the shooting. This shows they're willing to be held accountable and want the truth to be released.

Now, here's the state police's statement:

The Indiana State Police Criminal Investigations Section was requested by Chesterton Chief of Police Tim Richardson, to investigate an officer involved shooting that took place this morning. The following information was discussed at an earlier press conference.

This morning at approximately 8:00 am, the Chesterton Police Department was dispatched to the Hilton Garden Inn located at 501 Gateway Blvd, in Chesterton, to investigate a complaint about a suspicious person who had been in the hotel and was not a guest. When two officers arrived, they located the individual that had been reported by the hotel staff. During the initial interaction, a confrontation took place between the officers and the suspect. At some point during the altercation, the officers exchanged gunfire with the suspect, with one of the officers sustaining a gunshot injury. That officer was transported to a trauma hospital in Illinois for treatment of that injury. The suspect was declared deceased at the scene by the Porter County Coroner. No other officers or individuals were injured during the incident. The officer that suffered the gunshot injury has been released from the hospital and is expected to make a full recovery.

Indiana State Police Detectives and Crime Scene Investigators responded to the scene and at the request of Chief Richardson, have initiated an investigation into the circumstances surrounding the shooting. Once completed, those findings will be turned over to the Porter County Prosecutor for official review.

Notification to next of kin of the deceased has been made. Identification of the deceased will be released by the Porter County Coroner's Office according to their policies. An autopsy will be conducted on Thursday to determine the cause of death. The Indiana State Police will not have any further comments or information to be released as this is an active investigation.

So, this statement definitely has more detail than needed, especially since this is a statement from the Indiana State Police, not the Chesterton Police Department. They also use way too much police jargon – “sustained a gunshot injury,” “the deceased,” “next of kin,” and “declared deceased,” to

name a few examples. Normal people just don't talk like that.

Here's how we would re-write it:

Chesterton Police Chief Tim Richardson asked the Indiana State Police to conduct an independent investigation into the officer-involved shooting earlier this morning.

According to preliminary reports, the shooting happened at the Hilton Garden Inn in Chesterton after officers responded to a complaint by hotel staff about suspicious person. Two Chesterton officers had a conversation with the man, but the situation escalated and both the suspect and the officers exchanged gunfire.

One of the officers was shot and transported to the hospital, and the suspect was killed. Once the investigation is completed, those findings will be turned over to the Porter County Prosecutor for official review.

A loss of life is always a tragedy, but we're especially thankful that the injured officer was released from the hospital and should make a full recovery.

With the investigation ongoing, we're limited in what additional information we can share at this time. But we'll be transparent with the public when we have more information we can release.

Notice how we cut down on details, lost the jargon, and included an empathetic statement about the loss of life along with an aspirational transparency statement. This is more along the lines of what your department would want to emulate in a media statement.

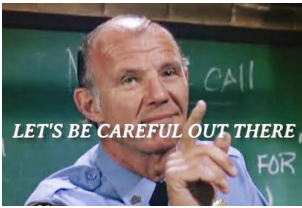
2025 NATIONAL NIGHT Out

TUESDAY, AUGUST 5, 2025

FREE FOOD, GAMES, AND COMMUNITY FUN!

DISTRICT 1 ZIEGLER PARK 1322 Sycamore St. 5:00 PM – 8:00 PM	DISTRICT 3 WESTWOOD TOWN HALL 3017 Harrison Ave. 5:00 PM – 7:00 PM
DISTRICT 2 OWL'S NEST PARK 1984 Madison Rd. 5:30 PM – 8:00 PM	DISTRICT 4 ROSELAWN PARK 2026 E. Seymore Ave. 6:00 PM – 8:00 PM

CINCINNATI POLICE



ROLL CALL

Brent Eve

Public Safety Cadet National Competition – Brent Eve

The Cincinnati Police Public Safety Cadets (formerly Explorers) spent the week of July 13th in Ontario, California for the 2025 National Competition. Cadet Hughes claimed first place in his age group in the Physical Fitness Challenge, while Cadet Singh not only took first in his age group but also earned third place in the Bike Policing Challenge. The Public Safety Cadets celebrated their accomplishments with a day at Disneyland!



89th Ohio State FOP Conference – Dan Mitchell

The conference was hosted by our lodge, Queen City Lodge 69. Many National FOP Officers were in attendance and each gave remarks. Chief Theetge also attended and welcomed the delegates from around the state. We hosted a “Taste of Cincinnati” night under the tent which was a giant hit. One of our own officers, Chris Ward, brought his grill and cart and made brats and metts for the delegates, and it was a hit for people who don’t normally see that kind of food.



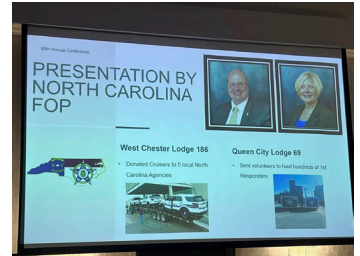
North Carolina Assistance – North Carolina FOP Facebook Page

Today, I was honored to address the Ohio FOP and recognize the West Chester Township, West Chester FOP Lodge 186 and Cincinnati Queen City FOP Lodge 69 for providing five police cars to towns and cities in Western North Carolina devastated by Hurricane Helene and providing supplies and a feeding operation for first responders.

While there is a long road ahead for many people in WNC, it is important to recognize the service and kindness our neighbors from Ohio provided after the storm.

I appreciate the warm welcome and hospitality.

Chet Effler, State President



A Picture is Worth a Thousand Words! – FOP 69 Facebook Page

Recently, officers conducted a traffic stop where there were multiple kids in a car. The end result was an adult being arrested after multiple firearms were recovered. While the stop unfolded, this officer took the time to show compassion to these youngsters to minimize the trauma they may experience.

You see officers are fathers, mothers, brothers and sisters like everyone else in the community. Events like this occur daily. They just aren’t always captured like this one was.

Matthew 5:9 reads, “Blessed are the peacemakers, for they shall be called children of God.”



Police Cadets – FOP 69 Facebook Page

2025 CPD Police Cadets. We can only hope they stay on this path. They will be the future of CPD!



CITI Camp – CPD Facebook Page

What a fantastic way to end the week! July 18th, our Youth Services Unit, Chief Theetge, and several community partners celebrated the graduates of the 2025 Captain Kimberly Williams Children in Trauma Intervention (C.I.T.I.) Camp.

Just a reminder that we are incredibly proud of you and are here to support you in all of your future endeavors!



Police Live-In Camp – CPD Facebook Page

The week of July 6th, youth from across Cincinnati were at Camp Kern for an unforgettable experience — Police Live-In Camp!

For one week, campers and local law enforcement officers will live, learn, and laugh together — building trust, breaking down barriers, and creating real connections through teamwork, outdoor adventures, and powerful conversations.

This unique camp is all about bringing our communities closer, helping young people see the people behind the badge, and giving officers a deeper understanding of the youth they serve.

Huge thanks to our Youth Services Unit, officers and staff who made this week possible. Your guidance and encouragement made all the difference.



First Day at the Academy! – CPD Facebook Page

July 21st marked the beginning of an incredible journey for the Cincinnati Police Department's 117th Recruit Class as they officially began their first day at the Police Academy!

These recruits come from a wide range of backgrounds, but they all share one mission: to serve and protect the people of Cincinnati with honor, integrity, and dedication.

Over the next several months, they will face tough physical training, academic challenges, and hands-on experience to prepare them for the responsibilities of law enforcement. Today is just the first step in their commitment to building safer, stronger communities in Cincinnati.

Join us in welcoming and supporting the 117th Recruit Class as they embark on this path!



FRATERNAL ORDER OF POLICE
1900 Central Parkway
Cincinnati, OH 45214

NON-PROFIT
ORGANIZATION
U.S. POSTAGE
PAID
CINCINNATI, OH
PERMIT NO. 7939

UNDERGRAD STUDENT LOANS

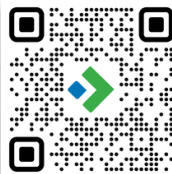
A Flexible Way to Pay for College

Our undergrad student loans offer low rates, no payments while in school, and a simple application.

- ✓ Rates starting at **3.75% APR***
- ✓ Fixed or variable rate options
- ✓ One application covers all undergrad years**
- ✓ 6-month grace period after graduation
- ✓ Co-signer release after 48 on-time payments

APPLY TODAY!

copfcu.com | 513.381.2677



**APR - Annual Percentage Rate quoted above was available as of 7/3/25 for applicants with a credit score of 825 or higher and receiving a .25% rate discount for electing automatic payments. Higher rates will apply based on type of loan elected (fixed or variable rate loan) and credit score. COPFCU offers variable rate and fixed rate undergraduate loans. Minimum (floor) rate for undergraduate student loans is 3.75% APR. Variable rates range from Prime - 3.50% (currently 4.00%) to Prime + 2.50% (currently 10.00%). Variable rates/APRs adjust quarterly based on the Prime Rate as reported in the Wall Street Journal. Fixed rates range from 4.75% - 10.75% APR. A .25% rate discount is available for electing automatic payments. Rates/APRs are subject to change without notice. Speak with a loan officer for full details. **Subject to credit qualification and annual review. Federally insured by NCUA. Equal Housing Lender.